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Woodstock, IL 60098



Realty
Opportunities
INTERNATIONAL

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Main Office: (815) 206-5139
Fax: (815) 206-5283

EXHIBIT A

The Company – ROI

- In 2004, the founders Frank Sanchez, CEO and Jim Bourassa, COO, formed InvestForClosures Ventures, L.L.C. aka Realty Opportunities International (ROI) to raise funds for the infrastructure and development of Sands of Gold Estates (SOG) in Playa Ventura, Mexico.
- Frank Sanchez is a dual citizen, and a consultant for Nafinsa (the Mexican SBA)
- In 2006, Wayne O'Day joined as CFO
- Projected residential sales of \$8.13 Billion and profit of \$1.35 Billion

The Country – Mexico

- Tremendous potential in the booming Mexican real estate market
- Ocean-front property available to ROI at bargain rates
- Safe and friendly business environment with the 1993 NAFTA agreement
- Personal connections with politicians at every level of government

The Marketing Plan

- Formally launch project with "Brick Laying" ceremony with Felipe Calderon, Mexico's President
- Invite prominent AMPI, NAR, and investor marketing firm sales people to Brick Laying to jump start sales
- Use "pre-construction" pricing to create urgency now
- Support global sales efforts with onsite sales center
- Use "GeoSherpa" 3-D internet based Virtual World (Google Earth) to promote sales (will also be used for project conceptualization on the development side)
- Target Mexico City's affluent residents for 2nd homes on the Pacific
- Assemble teams to assist clients from initial offering through move-in phases
- Once established, aggressively expand USA marketing

The Development – Sands of Gold Estates

- Located 90 minutes south of Acapulco Mexico on Hwy 200 at Playa Ventura in the State of Guerrero
- 10 miles of pristine white sand beaches, 15,000 acres, 9 phases
- 23,000 total luxury housing units, luxury hotels
- Low rise master plan gated community with 5 star resort style landscaping
- 2/3 of total acreage will be preserved and total green ground cover will be increased a minimum of 20%
- 3 golf courses, 3 resort style club houses with restaurants and spas, deep water marina with luxury yacht moorage, local air strip and heliport

The Strategy – Eco-Luxury

- Value proposition builds with each phase
- Environmentally friendly "Green" theme will be incorporated and marketed
- Eco-luxury is the desired feel in landscaping, architecture, common areas, and resort services
- Establish SOG as a Best in Class Resort
- Property rights will be insured by Stuart Title

The Team

- ROI Mexico - Development, Finance and Management
- Integrated Design Studios - Engineering
- University of Arkansas - Geospatial analysis and modeling
- World-class architectural firm – Under negotiation
- ModSystem Structures Inc. - Off-site home builders
- Marketing - NAR, AMPI, Re/Max, Exit Realty

www.roimexico.com

ROI Mexico: Your Gateway to Paradise ®

Web: www.roimexico.com
Email: info@roimexico.com

Rev 1/16/2007

EXHIBIT B

IFCF & IFCV Investors - It's A Miracle -- We did it!

Monday, June 11, 2007 11:52 AM

From:

"Jim Bourassa" <jimdonaldbourassa@hotmail.com>

[Add sender to Contacts](#)

To:

investor@investforclosures.com

Cc:

"Frank Sanchez" <francisxsanchez@hotmail.com>

Dear Investor,

There is so much that happens in a weeks' time within our company that it is nearly impossible to keep you informed of everything. However, this is huge news. I'm not sure if you remember an email that was sent out regarding the privatization of the lands in the Sands of Gold Project (see below) Also, do you remember that we were very politically active in Mexico in order to insure our agenda? Well, it's all paid off.

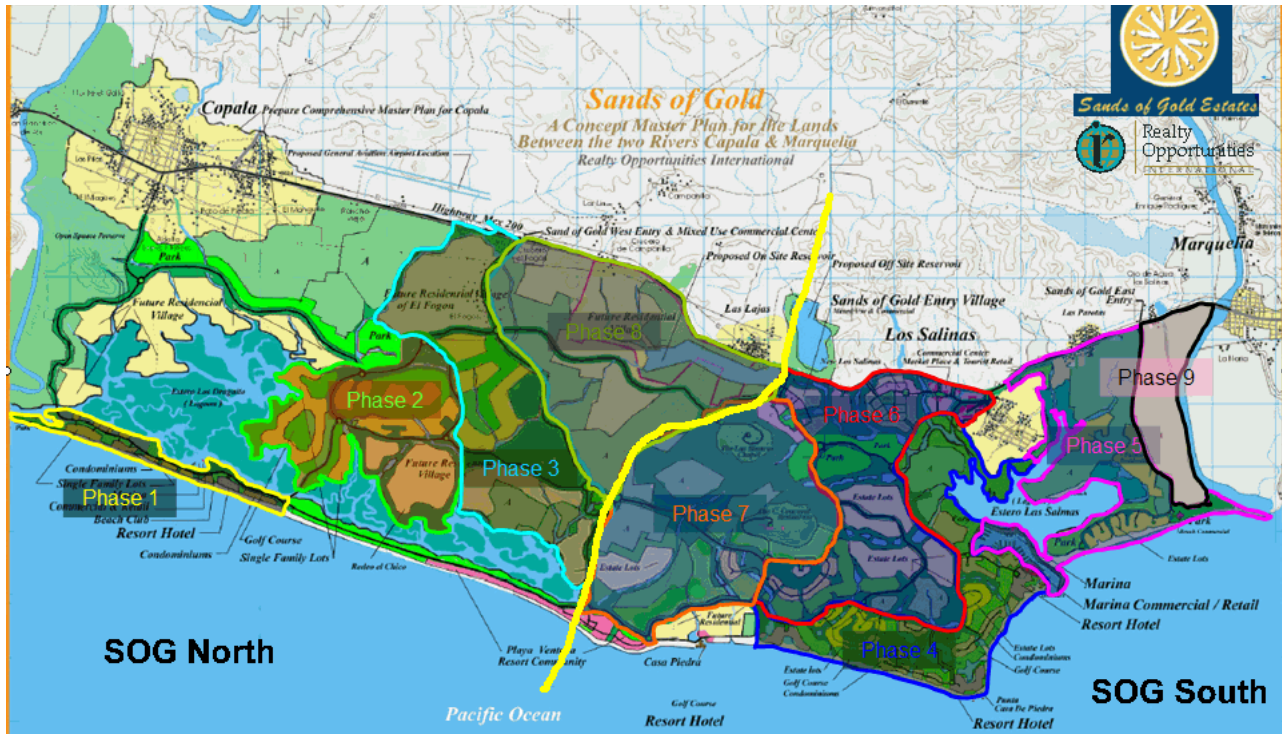
This past Saturday, I cooked dinner for some of Mexico 's highest officials that are able to help us in the project. To make a long story short, it turns out that our good friend, the President of the PAN political party in the State of Guerrero , moved up to a higher Federal post, as did many of the other political people that we were helping to move up in political ranking. One of those people turns out to be Enrique Jose Castro, who was made the new Federal head of the "Registro Agrario Nacional" (RAN).

It really was crucial that Felipe Calderon won the presidency, because we had cut the deals with all the underlings, in the hope that if Felipe won, we would have made some new very powerful friends that would be able to help the Sands of Gold Project. Well, as Gods' will would have it, we were victorious in way more than the presidency.

Enrique has promised that he will deliver to us private titled lands within 6 months time. This is a miracle. You have to understand that there are projects in Acapulco that still don't have there actual title to the land after 20 years. In fact, one of the most luxurious developments in the Diamond Zone in Acapulco , "Tres Vidas", has just received their title after 22 years of red tape. Obviously, they didn't have very good connections and let me tell you, it like my dad always used to say "without de polotics—you nothing hijo" (my dad had a Mexican accent, and hijo means son).

I must add, that God has really put me at the right place at the right time, as He has done my entire life. We have made all the political connections necessary in order to ensure the success of our investment. I just wanted you to know I really appreciate everyone that prays for the project, and to let you know that your prayers are absolutely working because the things that are happening in the project can only be described as miracles.

For instance, instead of costing the nearly 2 million dollars projected for the process of legalization that we anticipated, we will have more than 600 parcels of land, privatized and entitled, for less than 200 thousand dollars. Thank You God and Thank You Investors. We did it! Keep praying—it works.



Also, I know I shouldn't "count my chickens before they are hatched", but I do think that it is crucial that you know that we do have a Letter of Commitment on the Project funding for 500 Million dollars. The only reason that I am holding a little longer is that it seems that 3 other players want a piece of the Gold as well, and one of them is looking at upping the ante to 1 Billion dollars. What did I tell you about miracles? If this isn't Gods' work at hand, then I don't know anything anymore.

I just had to tell you these things and there is much more, but to put it all in one email is just too much. Please keep watch for the updated announcement of our Annual Investor Appreciation Dinner for 2007. Details will follow shortly.

Francis "Frank" Sanchez

Founder and Chief Executive Officer
Realty Opportunities International/
InvestForClosures Financial

ROI Mexico: Your Gateway to Paradise (r)

877-610-5982 Toll Free

815-206-5139 Main Office

847-341-4325 Cellular

815-206-5283 Fax

francisxsanchez@hotmail.com

Previous email that was sent out regarding the privatization of the lands in the Sands of Gold Project:

Since we started the Sands of Gold Project, it has grown and become more economically viable. It started nearly 3 years ago as a small piece of ocean front land with about 23 acres and has now expanded to an entire Master Planned Community with about 15 thousand acres and 13 kilometers of water front property

Mexico has come to realize that taking land away from people just isn't going to help their reputation in the international arena. The majority of the lands are taken away from their own Mexican people and the reason is they never legally owned it in the first place.

In Mexico they allow possession of the land by squatting. If you squat or possess the land for 5 years you can apply for what is called a "friendly" entitlement of the land as long as you can prove that you have taken possession of the land, and it is not in a federally restricted zone. Your parcel gets measured and registered and is recognized by the federal government as private property. The "unfriendly" entitlement occurs after 10 years of squatting and instead of a request for the title, it is a demand for entitlement.

Here is the problem. Under both friendly and unfriendly possession of the land the proper registration of that possession is required in order to have your parcel of land recognized as private property by the federal government. The vast majority of those people never register their land therefore, not being recognized by the government; the government comes in and takes the land for their own use. Usually, the government sells it to a developer.

Now what happens? The local people feel cheated and vow revenge on the new developer. Usually, the military has to be brought in and uses force to keep the peace. I've personally seen this happen and believe me it's not a pretty site. They fence in the property and the people camp out in cars or make shift tents all along the fence. The fence is guarded by the military at first and then replaced by private guards. This is how it was recommended that we take possession of the Sands of Gold land.

I think most of you know that Jim and I both put our trust and faith in the Lord in everything that we do and the Sands of Gold Project is of no exception. I can't even begin to explain some of the downright miracles that have taken place in the progressive development of this project. I really think Jim said it best when he said "Frank--God picked you up by the nose and threw you down on that beach".

I can assure you that I have taken considerable measures to ensure that the people that have possession of the Sands of Gold land are very much in agreement with me and in favor of the project. I have met with all of the community leaders and more than 700 individuals to promote and to get a feel of the attitude towards the project. I'm happy to report that 99.9% of the people are strongly in favor and pro project. The Sands of Gold and the land in general in Mexico is held in one of four ways:

- * Land held in an Ejido format, which is a collective ownership of the land, was given to townships in the hopes that the people would work the land and become self supporting. In the majority of cases, the people, lacking organization and education, did nothing with the land and it sits there being minimally productive, as is the case for most of the lands in the Sands of Gold Project. The natives don't really consider the ocean front land to be of much use to them because it is not suitable for agriculture.

- * Federally zoned land is land that is directly contiguous to bodies of water, like the ocean or lagoons, and although people have escrituras to the land, the escrituras are not recorded with the Federal authorities and therefore not legally recognized as a private parcel able to be entitled, as is the case for some of the lands in the SOG Project.

- * Agricultural lands, specifically designated for crops and such as in our case, coconut, banana, papaya, and other types of fruit bearing trees indigenous to Mexico. Although these lands are individually possessed, and in some cases parceled and private, they come under the authority of the Department of Agriculture, and nothing other than agricultural activities can be done with the land until the Dept. of Ag.. Has given it's written consent.

* Private land is that which has been parceled, privatized, and has designated boundaries and is not agricultural and does not belong to an Ejido and is not in the federal zone. Few parcels of land that we are acquiring are private.

In the Sands of Gold Project we cross the boundaries of all four types of land ownership. The problem is not so much that we have all 4 types of ownerships that we have to deal with. The problem is that no one has done the proper registrations with the Mexican government. Therefore Stewart can not write a title policy. Therefore, I won't require full payment of the land until I am able to deliver full and clean title. This process of getting the "native" lands to be properly registered is taking a while. Because Mexico is in a transitional phase (Presidential elections), we were forced to wait and see who was going to be the new president. The President can bypass all the red tape involved with getting these lands privatized by issuing a "Presidential decree" This is what we are working on with Felipe Calderon, the President-elect. Essentially, we backed him from the start of the campaign since I met him in Mexico City giving a speech at the yearly NAFINSA meeting, of which I am a consulting member:

<http://www.nafin.com/portalnf/?action=content&ionID=6&catID=154>

Our alliances have been solidly built. I have made personal connections with the President of Playa Ventura, the President of the Salinas, the President of Acapulco and the Governor of Guerrero and now the President of the United States of Mexico. I can't begin to tell you how important these connections are to the well being of the project. The bottom line is that I can walk into any of their offices and receive attention immediately.

The Sands of Gold Project has been received with open arms by all levels of government. I have been extremely busy making all these connections and securing the stability of the Sands of Gold Project. I will have the full cooperation of all levels of government and may receive millions in infrastructure assistance (\$30,000,000 projected at this time).

EXHIBIT C

Sands of Gold Estates

ROI MEXICO: YOUR GATEWAY TO PARADISE™



Sands of Gold Estates

at Playa Ventura





Searching for oceanfront property that is peaceful, idyllic, untouched...and affordable?

Build your luxury dream home, vacation getaway, or second home on the Pacific Ocean in a secluded 3,500 acre Mexican hideaway, just 62 kilometers to the south of Acapulco.

Sands of Gold Estates lies on pristine coastal land that has been untouched for generations. Live life the way you want to in a private residential community, and enjoy all that the ancient lands of Pacific Mexico have to offer.

Relaxing. Quiet. Peaceful.

The secluded paradise that is Sands of Gold Estates is in the Mexican state of Guerrero. The natives call their home Playa Ventura, after the Ventura family, who still own much of the surrounding land.

Playa Ventura, like all of Pacific Mexico, is a land washed by the ocean and sheltered by the western mountains. The sun rises over the Sierra Madre Occidental and its southern extension, the Sierra Madre del Sur.

These green, jungle-clad sierras descend to a narrow coastal strip where Sands of Gold Estates are perched over the Pacific. Your new property will be part of a vast, sun-drenched western coastland that stretches along 1,000 miles of sandy beaches, palm-strewn headlands and blue lagoons.





Tropical, Secluded and Safe.

It's always summer at Sands of Gold Estates. You can swim, surf, horseback ride, fish, bike ride, snorkel and hike year-round. Typical daytime temperatures hover between 80° F and 85° F degrees; 65° F to 70° F degrees at night. The tropical rain season lasts only from July through September.

Sands of Gold Estates maintains a high level of security year round. In addition to our independent security, Mexican federal government officers are headquartered on the beach, which is located in the southern extension of a protected area for giant sea turtles. This naturally protected location is ideal for coastal enthusiasts who not only want to own beach front property, but also enjoy the natural romance of watching the sun melt into the Pacific waters nightly.

This Land is Your Land.

How you'll live at Sands of Gold Estates is up to you, because you decide what style of home fits your needs. Offered by Realty Opportunities International (ROI) Mexico, an international property development and investment company, land at Sands of Gold Estates is available **at a fraction of the cost** of comparable oceanfront properties elsewhere in Mexico and the U.S. Modern infrastructure and communications will supply familiar U.S. comforts. A paved access road leads to the ocean, and a fresh water lagoon will provide 100 percent clean spring water. Infrastructure is in place for basic telephone and electric services; ROI Mexico will install modern amenities, including Internet service and cell phone capability.



An Appreciating Investment

You'll appreciate Sands of Gold twice: for its beauty and value.

The real estate market in Mexico will continue to appreciate.

Industry experts have reported that many coastal areas experience a gain of 20 to 30 percent annually. These values are based on comparisons of similar land and vacation home developments in Acapulco, Cancun, Puerto Vallarta and other coastal resort areas.

There are currently 2 million Americans who own property in Mexico, and of those, it is estimated that over 400,000 spend at least 6 months per year in the country.



Mexico Real Estate, Safe and Easy

Attentive service, transparency, and real estate expertise from ROI Mexico makes buying or investing in Sands of Gold Estates safe and easy. In the post-NAFTA environment, Mexico has realized that they are in a global marketplace and the government no longer interferes with ownership rights.

Step-by-Step Assistance

ROI Mexico guides you through every step in obtaining the property, necessary permits and financing to build your Sands of Gold Estates home.

And through our own hand-picked, local legal advisors, we ensure all proper procedures for Mexican real estate purchases are followed, including entitlement through Stewart Title & Guarantee Co.

Familiarity

ROI Mexico has a direct connection with Mexico through its CEO, Frank Sanchez. A dual citizen of the U.S. and Mexico, his intimate familiarity with Mexico will ensure a smooth transaction throughout the purchase process.

Real-Time Disclosure and Transparency

Whether you invest or purchase property, ROI Mexico will do more than just tell you about the progress at Sands of Gold Estates – we'll show you!

Our InvestorDisclosureSystem® is a patent-pending technique that gives you the ability to see how and where your money is being utilized on a real-time, live basis. Through web cams and other internet tools, you can view the progress of any given project as well as its financial information in the Member Only areas of the ROI Mexico web site, www.ROIMexico.com

The Property Purchase

Thanks to several steps taken in the last decade to open up property ownership, it is easier than ever to own and control land in Mexico.

Setting up a Trust System (Fidei Comiso)

There are a few restrictions that apply to coastal areas, which require setting up a legal Trust System. This "fidei comiso," or bank trust, gives you, the beneficiary of the trust, the same rights and obligations as full ownership would provide. You form and own a Trust, and the Trust owns the land. A major bank acts as the administrator to handle the paperwork.

The term of the Trust is 50 years, with automatic renewal rights. You have complete control over the property; you can use, rent, sell or leave it to your heirs.

Establishing a Fidei Comiso

A fidei comiso must be established and recorded by a "notario" or, notary public. ROI Mexico has a team of notarios in place to establish the trust, as well as a bank to administer it. Notarios and banks charge competitive fees for their services; fees depend partly upon the stated property value. ROI Mexico will supply you with cost estimates of fees for establishing and maintaining the fidei comiso.

Find an online FAQ about Sands of Gold Estates, the Trust, and living in Mexico at www.sandsofgoldestates.com.

Getting There

Flights from the U.S. arrive at Acapulco International Airport. From there, Sands of Gold Estates is easily accessible down Route #200, which runs south in between the mountains and coastline.

InvestorDisclosureSystem is a trademark of InvestForClosures Financial, LLC.



Brochure Pocket

Business Card

Mini CD

***For available properties at Sands of Gold Estates,
see the insert enclosed with this brochure.
Reserve your lot by calling (877)610-5982 today!***

About ROI Mexico

Sands of Gold Estates is an investment opportunity offered by InvestForClosures Ventures, L.L.C. (IFCV), for properties owned by Realty Opportunities International S. de R.L. de C.V., an affiliated Mexican corporation.

IFCV specializes in the sale of privately placed securities and the development of the infrastructure for the Sands of Gold community in Playa Ventura, Mexico. It is one of the InvestorTainment® companies, quickly becoming a leader in national and international real estate investment and development.

The InvestorTainment family of companies brings to investors and homeowners more than 50 years of business experience in real estate investing, development, construction, lending, and information technology. The company is headquartered in the Chicagoland area.



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www.sandsofgoldestates.com

EXHIBIT D

2NDHOMEMEXICO.COM



CAMPECHE PLAYA
GOLF MARINA & SPA RESORT



Sands of Gold Estates
at Playa Ventura



&DP SHFKH J6 DCGMFI* RCH 15 HTXHW10 RUH,GRUP DNRG

11111 \$0 2 15 F-DOM, QM, CDVPCD 7' 1 \$ 05 UKW5 HV-DY-HIL J6 DME, I' (92

Sands of Gold

Pricing and Availability as of July 25, 2006

To Reserve your Lot, Call
Wayne O'Day @ 800.263.1915

Home Site Dimensions	sq.ft.	Acres	Ocean Front Price USD	Ocean View Price USD	Ocean Access Price USD
75' x 112'	8,400	19%	\$185,000	\$135,000	\$115,000
90' x 160'	14,400	33%	\$260,000	\$189,730	\$161,622
135' x 326'	44,133	101%	\$550,000	\$401,351	\$341,892

Phase 1 Location of Villages from Left to Right on Master Plan:

<u>Village Name=></u>	<u>Carrion</u>	<u>Colubrine</u>	<u>Wood Pecker</u>	<u>Pelican</u>	<u>Gecko</u>	Resort	<u>Coto "Turtles"</u>
Type	sq.ft.						
Ocean Front	44,000	15				Hotel and Beach Club	
Ocean Front	14,400		14	9			
Ocean Front	8,400			13	12		28
Ocean View	44,000	6					
Ocean View	14,400		7				
Ocean View	8,400			8	6		17
Ocean Access	44,000	4					
Ocean Access	14,400		13				
Ocean Access	8,400						48
Total	200	25	34	9	21	18	93

Lots currently available for sale

<u>Village</u>	<u>No.</u>	<u>Price</u>	<u>Type</u>	<u>Width</u>	<u>Length</u>	<u>sq.ft.</u>
Carrion	177	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	178	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	179	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	180	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	181	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	182	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	183	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	184	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	185	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	186	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	187	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	188	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	189	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	190	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	191	\$550,000	Single Family - Ocean Front	135'	326'	44,010
Carrion	192	\$401,351	Single Family - Ocean View	135'	326'	44,010
Carrion	193	\$401,351	Single Family - Ocean View	135'	326'	44,010
Carrion	194	\$401,351	Single Family - Ocean View	135'	326'	44,010
Carrion	195	\$401,351	Single Family - Ocean View	135'	326'	44,010
Carrion	196	\$401,351	Single Family - Ocean View	135'	326'	44,010
Carrion	197	\$401,351	Single Family - Ocean View	135'	326'	44,010
Carrion	198	\$341,892	Single Family - Ocean Access	135'	326'	44,010
Carrion	199	\$341,892	Single Family - Ocean Access	135'	326'	44,010
Carrion	200	\$341,892	Single Family - Ocean Access	135'	326'	44,010
Carrion	201	\$341,892	Single Family - Ocean Access	135'	326'	44,010
Colubrine	142	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	143	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	144	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	145	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	146	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	147	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	148	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	149	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	150	\$260,000	Single Family - Ocean Front	90'	160'	14,400

All information is believed to be accurate, but is not guaranteed.

www.2ndHomeMexico.com

Sands of Gold**Pricing and Availability as of July 25, 2006****To Reserve your Lot, Call
Wayne O'Day @ 800.263.1915**

Colubrine	151	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	152	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	153	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	154	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	155	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	156	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Colubrine	157	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	158	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	159	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	160	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	161	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	162	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	163	\$189,730	Single Family - Ocean View	90'	160'	14,400
Colubrine	164	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	165	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	166	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	167	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	168	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	169	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	170	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	171	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	172	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	173	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	174	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	175	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Colubrine	176	\$161,622	Single Family - Ocean Access	90'	160'	14,400
Wood Pecker	133	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	134	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	135	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	136	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	137	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	138	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	139	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	140	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Wood Pecker	141	\$260,000	Single Family - Ocean Front	90'	160'	14,400
Pelican	112	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	113	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	114	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	115	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	116	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	117	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	118	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	119	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	120	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	121	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	122	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	123	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	124	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Pelican	125	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	126	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	127	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	128	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	129	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	130	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	131	\$135,000	Single Family - Ocean View	75'	112'	8,400
Pelican	132	\$135,000	Single Family - Ocean View	75'	112'	8,400
Gecko	94	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	95	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	96	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	97	\$185,000	Single Family - Ocean Front	75'	112'	8,400

All information is believed to be accurate, but is not guaranteed.

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Sands of Gold**Pricing and Availability as of July 25, 2006****To Reserve your Lot, Call
Wayne O'Day @ 800.263.1915**

Gecko	98	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	99	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	100	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	101	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	102	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	103	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	104	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	105	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Gecko	106	\$135,000	Single Family - Ocean View	75'	112'	8,400
Gecko	107	\$135,000	Single Family - Ocean View	75'	112'	8,400
Gecko	108	\$135,000	Single Family - Ocean View	75'	112'	8,400
Gecko	109	\$135,000	Single Family - Ocean View	75'	112'	8,400
Gecko	110	\$135,000	Single Family - Ocean View	75'	112'	8,400
Gecko	111	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	1	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	2	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	3	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	4	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	5	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	6	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	7	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	8	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	9	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	10	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	11	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	12	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	13	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	14	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	15	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	16	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	17	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	18	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	19	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	20	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	21	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	22	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	23	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	24	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	25	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	26	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	27	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	28	\$185,000	Single Family - Ocean Front	75'	112'	8,400
Coto "Turtles"	29	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	30	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	31	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	32	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	33	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	34	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	35	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	36	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	37	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	38	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	39	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	40	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	41	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	42	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	43	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	44	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	45	\$135,000	Single Family - Ocean View	75'	112'	8,400
Coto "Turtles"	46	\$115,000	Single Family - Ocean Access	75'	112'	8,400

All information is believed to be accurate, but is not guaranteed.

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Sands of Gold**Pricing and Availability as of July 25, 2006****To Reserve your Lot, Call
Wayne O'Day @ 800.263.1915**

Coto "Turtles"	47	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	48	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	49	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	50	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	51	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	52	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	53	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	54	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	55	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	56	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	57	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	58	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	59	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	60	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	61	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	62	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	63	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	64	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	65	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	66	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	67	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	68	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	69	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	70	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	71	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	72	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	73	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	74	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	75	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	76	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	77	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	78	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	79	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	80	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	81	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	82	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	83	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	84	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	85	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	86	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	87	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	88	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	89	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	90	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	91	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	92	\$115,000	Single Family - Ocean Access	75'	112'	8,400
Coto "Turtles"	93	\$115,000	Single Family - Ocean Access	75'	112'	8,400

All information is believed to be accurate, but is not guaranteed.

www.2ndHomeMexico.com

From: Darcey Martin [mailto:darcey.martin@d2dsolutions.com]
Sent: Thursday, April 02, 2009 8:44 AM
Cc: francisxaviersanchez@gmail.com
Subject: SOG note to Investors

EXHIBIT E

Frank is planning time this weekend to talk to investors about the Sands of Gold project, and answer your questions. Please click "Reply All"(Frank's email is CC'ed) and let him know your preferred time for a call (Frank is in the Central Standard Time zone), and your phone number.

Thanks,

Darcey L. Martin, CCFC

Financial Specialist

email: darcey.martin@d2dsolutions.com

blog: www.debt2dreams.wordpress.com

phone: 863-875-1220

fax: 863-875-1143

Check out Darcey's latest on her Money Blog, add it to your RSS feeds, it is a must read in this economic environment.

TJ Thurston

From: Darcey Martin [darcey.martin@d2dsolutions.com]
Sent: Wednesday, March 04, 2009 6:56 PM
Cc: Jim Bourassa; Francis Sanchez
Subject: ROI Update 03.04.09

Please find the 03.04.09 update below.

Mexican Bank-Jorge was to call Frank Wednesday afternoon. Waiting to hear about setting up site visit for first or second week in March. Will have a "Town Hall" meeting for all land owners, contractors, political contacts and associates to give an update on the project and to find out if there are any synergies that we can utilize immediately. Once we get a date of site visit, will get a time and location for meeting to update all interested parties.

Action Item: Will be following up with Jorge on Thursday. Once a date is planned will be setting up additional meetings in Mexico with political contacts to see if any synergies exist that can assist in moving the process along. Get Poncho's Daughter's email for contacts. More contacts being updated. Will send more memos to officials.

Adam-Adam to work out deal prior to entering our JV. Once into other agreement, will be able to address our JV Agreement. Adam is now pursuing both deals and will keep us posted. Looks like Cooper is out, now working on another avenue for the cash. Finalized JV Agreement.

Action Item: Need to make a step by step process on how everything will work.

Option Contracts--- It is a very different set up in Mexico. Group leaders handle for many individuals. Group Leaders(9-12). Will set up meeting(s) for when down in Mexico to do site review with bank.

Michael--- Meeting went well, follow-up/thank you has been sent. Have invited Michael to site review to discuss how him and the bank can work together to finance the project. Will follow up once we get the date of bank meeting.

John-have sent a note to John catching him up on the Michael meeting, have exchanged emails and phone calls. He has been traveling but should be able to talk by end of week.

Action Item: Will be setting up meeting with John by end of the week.

Adan- sent him an email (2/27) outlining the process for funding that we received from Michael. He is no longer an option. Closed.

Construction company- Making progress on ongoing outline and straw-man agreement(will be determined after Adam agreement). Have been emailing back and forth with Zac. No huge pressure since we need bank and Adam to be handled first.

Leo- Leo making up a structured payment plan to give 12K back. Leo has replied looking for acct number. Emailing back and forth, trying to get money to us. Still nothing have sent another email on 2/26.

Action Item: Will continue trying to contact.

Preferred Share/ROI Mexico Bond Conversion-protection for Investors. Mark will be working on setting this up.

Website Update-done 2.27.09; will shoot for 1-2 per month.

Adjourned.

Darcey L. Martin, CCFC

Financial Specialist

email: darcey.martin@d2dsolutions.com

blog: www.debt2dreams.wordpress.com <<http://www.debt2dreams.wordpress.com/>>

phone: 863-875-1220

fax: 863-875-1143

Check out Darcey's latest on her Money Blog, add it to your RSS feeds, it is a must read in this economic environment.

InvestForClosures Ventures, LLC
Executive Compensation Report
2005-2007

EXHIBIT F

As of 2007, reports show that the Chief Executive Officer and President positions for our company size, location, and industry now earns an average annual salary of \$338,818.

When benefits and bonuses are added to this salary, the average total compensation for these positions would be **\$506,976**.

See Preliminary For-Profit Executive Compensation Analysis and Report by Baker, Thomsen Associates Insurance Services, Inc., a California corporation DBA SalaryExpert. Information compiled for this report is acquired directly from information filed with the US Internal Revenue Service (IRS) and/or the US Securities & Exchange Commission (SEC), SalariesReview.com, ERI Economic Research Institute, Inc., the US OES Salary Survey, PAQ Services, Inc., and other sources.

For the Sands of Gold project, three entities were created:

InvestForClosures Financial, LLC (called IFCF) – Founded on January 1, 2000

InvestForClosures Ventures, LLC (called IFCV) – Founded on December 30, 2004

Realty Opportunities International Mexico (called ROIM) – Founded on April 8, 2005

In 2005, our partner draw as managers of IFCF was fixed at \$105,000 for Frank Sanchez and \$98,000 for Jim Bourassa, and has remained unchanged since then.

At the time of business formation for IFCV and ROIM, Frank Sanchez and Jim Bourassa decided as managers to freeze their IFCF salary and not be compensated from IFCV or ROIM until project funding took place at a future date. We fixed the payment of our back-salary at 70% of the market rate, and assumed a 10% raise per year.

Based upon the report, our compensation should have been as follows:

	2005	2006	2007	
IFCF	287,455	319,394	354,883	
IFCV	287,455	319,394	354,883	
ROIM	215,591	319,394	354,883	
Total	790,501	958,182	1,064,649	2,813,332
Actual compensation was averaged at:				
	101,500	101,500	101,500	304,500

Therefore, we accumulated approximately \$2,508,832 in back-pay compensation each (Frank Sanchez and Jim Bourassa), or a total of approximately **\$5,017,664**.

5,017,664

EXHIBIT G

Wire Instructions for Realty Opportunities International

Bank: JP Morgan Chase

Bank Branch: New York

Swift: CHASUS33

ABA: 021000021

Beneficiary: Banco Santander Serfin S.A.

Swift: BMSXMXMM

Account: 400047144

FOR FURTHER CREDIT TO:

Account: 65501789583

Beneficiary: Realty Opportunities International S de RL de CV

Bank Branch: Suc. Principal Acapulco No.5451

Bank Address: Av. Costera Miguel Aleman No.51,Fracc. Club
Depoprtivo,C.P.39690

Bank City: Acapulco Guerrero, Mexico

EXHIBIT H

Contract for Bond/Mezzanine Underwriting Fee Placement **and** **Accompanying Escrow Instructions**

THIS CONTRACT FOR FUNDING UNDERWRITING FEE PLACEMENT, (hereinafter called "Contract" or "Agreement") is made by and between the following Parties on the third Day of May in the Year Two Thousand Eight:

L.A. Property Investors, LLC, a Corporation formed and in good standing in the State of California, (hereinafter called the **First Party**) with corporate offices located at 28130 Ambergate Dr., Rancho Palos Verdes, California 90275, Phone 310-377-1223,

--and--

Realty Opportunities International S. de R.L. de C.V. (ROI Mexico)
FOR SANDS OF GOLD, a Corporation formed and in good standing in the Country of Mexico, (hereinafter called Second Party) with corporate offices located at 123 S. Eastwood Dr., #117, Woodstock, IL 60098 Tel. 815-814-4364

Collectively called "**Parties**" or "**The Parties.**"

The Parties herein set forth this Agreement to establish the terms and conditions for an intended business arrangement involving the arrangement & negotiations with LAPI & bond company to pre-pay any underwriting fees due for purposes of obtaining the appropriate funds for the project and or the real estate. Further set forth below, and the Parties are in agreement that the most desirous form for reviewing, solidifying and establishing the terms, conditions and covenants for this intended transaction is to define said terms, conditions and covenants by and through this Agreement, to wit:

PART I: RECITALS

WITNESSETH:

For Good and Valuable Consideration, the receipt of which is hereby acknowledged and the sufficiency of which is thereby established between the Parties hereto, and thereby the Parties under mutual consent and of sound mind have come together to establish this contract upon terms, conditions and covenants of mutual accord and agreement, they do hereby set their hands and seals to this Agreement as a binding engagement under the terms as further set forth.

Contract for Bond/Mezzanine Underwriting Fee Placement &
Stipulated Escrow Instructions
LA Property Investors, LLC and Realty Opportunities International S. de R.L. de C.V.
May 2nd, 2008
Page 1 of 11

Initials _____

Initials _____



Mr. Frank Sanchez
CEO
Realty Opportunities International
123 S. Eastwood Drive
#117
Woodstock, Illinois 60098

August 29, 2008

RE: Brandy Marine International, LLC. Consulting Services – Realty Opportunities International – Sands of Gold Marina Project

Dear Frank:

This proposal is submitted by **BRANDY MARINE INTERNATIONAL, LLC.**, hereinafter referred to as “Consultant”, to provide those services described in **Exhibit 1** “Scope of Services” attached hereto and made a part hereof for **Realty Opportunities International** and the **Sands of Gold Marina Project** hereinafter referred to as the “Client”.

It is our understanding that we will be engaged to provide a Marina Market Study component Scope of Services with marina programming, conceptual design of a wet and dry slip facility, and financial analysis. The market analysis will be created on behalf of the proposed Marina Project located on the Pacific coast of Mexico hereinafter referred to as “The Project”.

FEE SCHEDULE:

- A. Fixed Hourly Rates: Hourly services will be billed at current rates for work performed outside our stated Scope of Work (**Exhibit 1**). For domestic meetings and project work, time expended is measured on a portal-to-portal basis. On this assignment Consultant **shall work on a fixed fee basis** as outlined on the attached Scope of Services. Consultant hourly rates are currently set at:

Capt. Bruce Blomgren	Principal	\$300/hr.
Alan Willis, CPA	Professional	\$150/hr.
Capt. Dan Eaffaldano	Sr. Consultant	\$150/hr.
Keith Fiscella	AutoCad/Design	\$150/hr.
Diana Michels	Professional	\$150/hr.
Donna Hartman	Sr. Research Analyst	\$100/hr.
Mary Baer	Production/ Research Ass't.	\$80/hr.
Dawn Lewis	Production/ Research Ass't.	\$80/hr.

“Setting International Marina Standards Since 1977”

Brandy Marine International, L.L.C. • P.O. Box 2016 • Sarasota, FL 34230-2016
Office (941) 360-1015 • Fax (941) 360-1105 • www.brandymarine.com